

In re:

Frank McDonald

Debtor

Case No. 25-10935-amc

Chapter 7

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Jun 25, 2025

Form ID: 318

Total Noticed: 37

The following symbols are used throughout this certificate:

**Symbol**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Jun 25, 2025

Form ID: 318

Total Noticed: 37

The following symbols are used throughout this certificate:

**Symbol**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2025:**

Recip ID	Recipient Name and Address
db	Frank McDonald, 1609 S Broad St Apt 3f, Philadelphia, PA 19148-1003
14985687	+ Philadelphia Co Drs, 34 S 11th St Rm 304, Philadelphia, PA 19107-3623
14985688	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14994093	+ State Farm, 504 Bath Road, Bristol, PA 19007-3105
14985695	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Jun 26 2025 04:42:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Jun 26 2025 00:48:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14985671	Email/Text: megan.harper@phila.gov	Jun 26 2025 00:48:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14985673	Email/Text: cfcbbackoffice@contfinco.com	Jun 26 2025 00:47:00	Continental Finance Co, Attn: Bankruptcy Attn: Bankruptcy, 4550 Linden Hill Rd , Ste 4, Wilmington, DE 19808-2952
14985672	Email/Text: bankruptcy@philapark.org	Jun 26 2025 00:48:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14985674	^ MEBN	Jun 26 2025 00:43:04	Cornerstone, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
14985675	+ EDI: CCS.COM	Jun 26 2025 04:42:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
14985676	Email/PDF: creditonebknotifications@resurgent.com	Jun 26 2025 00:46:16	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14985677	+ EDI: AMINFOFP.COM	Jun 26 2025 04:42:00	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14994089	Email/Text: reports@halstedfinancial.com	Jun 26 2025 00:47:00	Halsted Financial, PO Box 828, Skokie, IL 60076
14985678	EDI: IRS.COM	Jun 26 2025 04:41:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14994090	+ EDI: PHINGENESIS	Jun 26 2025 04:42:00	Jared-galleria/genesis, Po Box 4485, Beaverton, OR 97076-4485
14985679	+ Email/Text: bankruptcy@lmminc.com	Jun 26 2025 00:47:00	Lockhart Morris & Montgomery, Inc., Attn: Bankruptcy Attn: Bankruptcy, 1401 N Central

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Jun 25, 2025

Form ID: 318

Total Noticed: 37

14985680	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 26 2025 00:46:19	Expressway , Ste 225, Richardson, TX 75080-4456
14985681	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 26 2025 00:46:49	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14994091	^ MEBN	Jun 26 2025 00:42:11	Merrick Bank/Card Works, Attn: Bankruptcy, P.O. Box 5000, Draper, UT 84020-5000
14985682	EDI: AGFINANCE.COM	Jun 26 2025 04:41:00	Nationwide, One Nationwide Plaza, Columbus, OH 43215-2239
14985684	Email/Text: fesbank@attorneygeneral.gov	Jun 26 2025 00:47:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14985683	+ Email/Text: acarter@paracap.com	Jun 26 2025 00:47:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14985685	EDI: PENNDEPTREV	Jun 26 2025 04:42:00	Paramount Capital Group, Attn: Bankruptcy 1150 1st Ave #1001, King of Prussia, PA 19406-1393
14986334	EDI: PENNDEPTREV	Jun 26 2025 04:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14985686	^ MEBN	Jun 26 2025 00:42:49	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14985689	Email/Text: bankruptcy@philapark.org	Jun 26 2025 00:48:00	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14985690	+ Email/Text: bankruptcy1@pffcu.org	Jun 26 2025 00:47:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14985691	+ Email/Text: ngisupport@radiusgs.com	Jun 26 2025 00:47:00	Police & Fire FCU, 901 Arch Street, Philadelphia, PA 19107-2495
14985692	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 26 2025 00:47:00	Radius Global Solution, Attn: Bankruptcy Attn: Bankruptcy, 7831 Glenroy , Ste 250, Edina, MN 55439-3117
14985693	+ EDI: SYNC	Jun 26 2025 04:41:00	Santander Consumer Usa, Attn: Bankruptcy, PO Box 961211, Fort Worth, TX 76161-0211
14985694	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 26 2025 00:47:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14994094	+ Email/Text: bankruptcynotices@sba.gov	Jun 26 2025 00:47:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14985696	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jun 26 2025 00:59:55	U.S. Small Business Admin., Office of General Counsel, PO Box 3918, Portland, OR 97208-3918
14985697	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Jun 26 2025 00:59:36	Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001
14985698	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jun 26 2025 00:59:36	Wells Fargo Dealer Services, Attn: Bankruptcy 1100 Corporate Center D, Raleigh, NC 27607-5066
			Wells Fargo Personal Lines & Loan, Attn: Bankruptcy 1 Home Campus MACX2303, Des Moines, IA 50328-0001

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Jun 25, 2025

Form ID: 318

Total Noticed: 37

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14994092	*	Pennsylvania Attorney, General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 27, 2025

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2025 at the address(es) listed below:

Name	Email Address
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
MICHAEL A. CIBIK	on behalf of Debtor Frank McDonald help@cibiklaw.com noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.com; cibiklawpc@jubileebk.net; cibiklaw@recap.email; ecf@casedriver.com
United States Trustee	USTPRegion03.PH. ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	Frank McDonald	Social Security number or ITIN xxx-xx-8130
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 25-10935-amc		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Frank McDonald

6/24/25

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**